



## City of El Cajon Community Development Department Housing Division

# Housing Rehabilitation Loan Program

**GOAL OF THE PROGRAM:** To provide funding for housing rehabilitation assistance to Lower Income families who are in need of improving their living conditions by eliminating health and safety hazards in their homes.

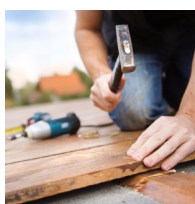
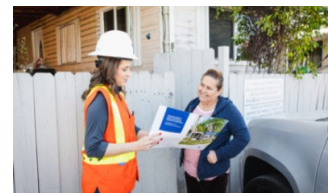
**ELIGIBILITY:** The home must be located within El Cajon city limits or the mobile-home must be located in an eligible mobile-home park, and the homeowner must own and occupy the home for at least one year prior to rehabilitation. Applicants must meet low-income criteria, have sufficient income to support all housing and debt payments (copy of credit report required), provide proof of U.S. citizenship or immigration status, and own no other real property.

**SFR LOAN FEATURES:** The City offers loans up to \$50,000 (depending on available equity). The loan is secured by a deed of trust, bears no interest\*; and requires no monthly payments. Repayment of the loan is deferred until sale, rental, refinance, transfer, or when the owners no longer occupy the property. The appraised after rehab-value of the home cannot exceed \$617,500 (effective 11/16/21, subject to periodic updates).

**MH LOAN FEATURES:** This popular program provides up to \$20,000 to repair or rehabilitate mobile homes. The loan is secured by a note and security agreement, bears no interest\*; and requires no monthly payments. Repayment of the loan is deferred until sale, rental, refinance, transfer, or when the owners no longer occupy the property. The program is restricted to mobile homes in specific parks located within the City of El Cajon that meet all zoning and building codes:

- El Cajon Valley Mobile Home Park
- Lexington Mobile Estates
- Lynnwood Mobile Estates
- Melody Trailer Park
- Palms Mobile Homes
- Safari Mobile Lodge
- Sahara Mobile Lodge
- Villa Novia

\*As long as Borrower is not in default



**ELIGIBLE REPAIRS:** Lead-based paint hazards; plumbing; roofing; doors and windows; heating; rewiring and electrical; paint; termite damage; insulation and weatherization; health or safety items; siding repair; new gutters and downspouts; smoke detectors; fumigation; furnace or water heater replacement; installation of garbage disposals; repair of damaged flooring; and exterior awnings.

**NON-ELIGIBLE REPAIRS:** Room additions; retaining walls; landscaping; new garages; additional bathrooms; private walkways; porch enclosures; dormers; and recreation rooms.

### INCOME ELIGIBILITY REQUIREMENTS

Household Size	Maximum Annual Income
1 person	\$ 67,900
2 people	\$ 77,600
3 people	\$ 87,300
4 people	\$ 97,000
5 people	\$ 104,800
6 people	\$ 112,550
7 people	\$ 120,300
8 people	\$ 128,050

*Effective: June 1, 2021, subject to annual updates*

### AT THE END...



The subject property must meet all local building and zoning codes upon the completion of the project.

Property taxes must be paid and current at the time of loan approval and closing.



**FOR MORE INFORMATION OR TO REQUEST AN APPLICATION,  
PLEASE CONTACT THE HOUSING DIVISION AT 619.441.1710**